

Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919
(www.thrivent.com)

Consumer Service Telephone No. 1-800-847-4836

Form No. M-EW-MSWI (05)

First-Year Commission: 12% of attained age rate

Health History Requested: Limited

Waiting Period: None

Must be eligible for membership.

Annual Premium - Basic Policy

Area (First 3 digits of zip code)

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$2,978.00
65	1,489.00
70	1,628.00
75	1,753.00
80	1,859.00

Zip Codes 532

Under 65	\$3,275.80
65	1,637.90
70	1,790.80
75	1,928.30
80	2,044.90

Zip Code 535-549

Under 65	\$2,680.20
65	1,340.10
70	1,465.20
75	1,577.70
80	1,673.10

Annual Premium - All Options

Area (First 3 digits of zip code)

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$3,859.60
65	1,979.30
70	2,153.30
75	2,310.10
80	2,442.00

Zip Codes 532

Under 65	\$4,235.66
65	2,167.33
70	2,358.73
75	2,531.21
80	2,676.30

Zip Code 535-549

Under 65	\$3,483.54
65	1,791.27
70	1,947.87
75	2,088.99
80	2,207.70

Premiums are based on **issue** age, **non-tobacco** rates. There is a different premium for each issue age after 65.

Thrivent Financial for Lutherans (Issue Age, Non-Tobacco Rates Cont'd.)

Annual Premium - Optional Benefits

Part A Deductible (\$952):

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$568.00
65	284.00
70	311.00
75	336.00
80	356.00

Zip Codes 532

Age	Amount
Under 65	\$624.80
65	312.40
70	342.10
75	369.60
80	391.60

Zip Code 535-549

Age	Amount
Under 65	\$511.20
65	255.60
70	279.90
75	302.40
80	320.40

Part B Deductible (\$124): \$99.00 for all ages in all areas

Part B Excess Charges:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$116.00
65	58.00
70	63.50
75	68.30
80	72.50

Zip Codes 532

Age	Amount
Under 65	\$127.60
65	63.80
70	69.85
75	75.13
80	79.75

Zip Code 535-549

Age	Amount
Under 65	\$104.40
65	52.20
70	57.15
75	61.47
80	65.25

Additional Home Health Visits:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$ 50.60
65	25.30
70	27.80
75	29.80
80	31.50

Zip Codes 532

Age	Amount
Under 65	\$ 55.66
65	27.83
70	30.58
75	32.78
80	34.65

Zip Code 535-549

Age	Amount
Under 65	\$ 45.54
65	22.77
70	25.02
75	26.82
80	28.35

Foreign Travel:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$ 48.00
65+	24.00

Zip Codes 532

Age	Amount
Under 65	\$ 52.80
65+	26.40

Zip Code 535-549

Age	Amount
Under 65	\$ 43.20
65+	21.60

Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919
(www.thrivent.com)

Consumer Service Telephone No. 1-800-847-4836

Form No. M-EW-MSWI (05)

First-Year Commission: 12% of attained age rate

Health History Requested: Limited

Waiting Period: None

Must be eligible for membership.

Annual Premium - Basic Policy

Area (First 3 digits of zip code)

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$3,276.00
65	1,638.00
70	1,791.00
75	1,928.00
80	2,045.00

Zip Codes 532

Under 65	\$3,603.60
65	1,801.80
70	1,970.10
75	2,120.80
80	2,249.50

Zip Code 535-549

Under 65	\$2,948.40
65	1,474.20
70	1,611.90
75	1,735.20
80	1,840.50

Annual Premium - All Options

Area (First 3 digits of zip code)

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$4,246.30
65	2,176.60
70	2,368.50
75	2,540.90
80	2,686.50

Zip Codes 532

Under 65	\$4,660.03
65	2,383.36
70	2,594.45
75	2,784.09
80	2,944.25

Zip Code 535-549

Under 65	\$3,832.57
65	1,969.84
70	2,142.55
75	2,297.71
80	2,428.75

Premiums are based on **issue** age, **tobacco** rates. There is a different premium for each issue age after 65.

Thrivent Financial for Lutherans (Issue Age, Tobacco Rates Cont'd.)

Annual Premium - Optional Benefits

Part A Deductible (\$952):

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$625.00
65	312.00
70	342.00
75	370.00
80	392.00

Zip Codes 532

Age	Amount
Under 65	\$687.50
65	343.20
70	376.20
75	407.00
80	431.20

Zip Code 535-549

Age	Amount
Under 65	\$562.50
65	280.80
70	307.80
75	333.00
80	352.80

Part B Deductible (\$124): \$109.00 for all ages in all areas

Part B Excess Charges:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$127.60
65	63.80
70	69.90
75	75.10
80	79.80

Zip Codes 532

Age	Amount
Under 65	\$140.36
65	70.18
70	76.89
75	82.61
80	87.78

Zip Code 535-549

Age	Amount
Under 65	\$114.84
65	57.42
70	62.91
75	67.59
80	71.82

Additional Home Health Visits:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$ 55.70
65	27.80
70	30.60
75	32.80
80	34.70

Zip Codes 532

Age	Amount
Under 65	\$ 61.27
65	30.58
70	33.66
75	36.08
80	38.17

Zip Code 535-549

Age	Amount
Under 65	\$ 50.13
65	25.02
70	27.54
75	29.52
80	31.23

Foreign Travel:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$ 53.00
65+	26.00

Zip Codes 532

Age	Amount
Under 65	\$ 58.30
65+	28.60

Zip Code 535-549

Age	Amount
Under 65	\$ 47.70
65+	23.40

Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919
(www.thrivent.com)

Consumer Service Telephone No. 1-800-847-4836

Form No. M-EW-MSWI (05)

First-Year Commission: 12% of attained age rate

Health History Requested: Limited

Waiting Period: None

Must be eligible for membership.

Annual Premium - Basic Policy		Annual Premium - All Options	
Area (First 3 digits of zip code)		Area (First 3 digits of zip code)	
Zip Codes 530, 531, 534		Zip Codes 530, 531, 534	
Age	Amount	Age	Amount
Under 65	\$2,978.00	Under 65	\$3,859.60
65	1,189.00	65	1,618.10
70	1,369.00	70	1,830.60
75	1,561.00	75	2,070.30
80	1,733.00	80	2,285.90
Zip Codes 532		Zip Codes 532	
Under 65	\$3,275.80	Under 65	\$4,235.66
65	1,317.80	65	1,770.01
70	1,505.90	70	2,003.76
75	1,717.10	75	2,267.43
80	1,906.30	80	2,504.59
Zip Code 535-549		Zip Code 535-549	
Under 65	\$2,680.20	Under 65	\$3,483.54
65	1,078.20	65	1,466.19
70	1,232.10	70	1,657.44
75	1,404.90	75	1,873.17
80	1,559.70	80	2,067.21

Premiums are based on **attained** age, **non-tobacco** rates. There is a different premium for each issue age after 65.

Thrivent Financial for Lutherans (Attained Age, Non-Tobacco Rates Cont'd.)

Annual Premium - Optional Benefits

Part A Deductible (\$952):

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$568.00
65	230.00
70	262.00
75	299.00
80	333.00

Zip Codes 532

Age	Amount
Under 65	\$624.80
65	253.00
70	288.20
75	328.90
80	366.30

Zip Code 535-549

Age	Amount
Under 65	\$511.20
65	207.00
70	235.80
75	269.10
80	299.70

Part B Deductible (\$124): \$99.00 for all ages in all areas

Part B Excess Charges:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$116.00
65	46.70
70	53.40
75	60.80
80	67.50

Zip Codes 532

Age	Amount
Under 65	\$127.60
65	51.37
70	58.74
75	66.88
80	74.25

Zip Code 535-549

Age	Amount
Under 65	\$104.40
65	42.03
70	48.06
75	54.72
80	60.75

Additional Home Health Visits:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$ 50.60
65	20.40
70	23.20
75	26.50
80	29.40

Zip Codes 532

Age	Amount
Under 65	\$ 55.66
65	22.44
70	25.52
75	29.15
80	32.34

Zip Code 535-549

Age	Amount
Under 65	\$ 45.54
65	18.36
70	20.88
75	23.85
80	26.46

Foreign Travel:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$ 48.00
65+	24.00

Zip Codes 532

Age	Amount
Under 65	\$ 52.80
65+	26.40

Zip Code 535-549

Age	Amount
Under 65	\$ 43.20
65+	21.60

Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919
(www.thrivent.com)

Consumer Service Telephone No. 1-800-847-4836

Form No. M-EW-MSWI (05)

First-Year Commission: 12% of attained age rate

Health History Requested: Limited

Waiting Period: None

Must be eligible for membership.

Annual Premium - Basic Policy		Annual Premium - All Options	
Area (First 3 digits of zip code)		Area (First 3 digits of zip code)	
Zip Codes 530, 531, 534		Zip Codes 530, 531, 534	
Age	Amount	Age	Amount
Under 65	\$3,276.00	Under 65	\$4,246.30
65	1,318.00	65	1,779.80
70	1,506.00	70	2,013.20
75	1,717.00	75	2,277.10
80	1,906.00	80	2,513.60
Zip Codes 532		Zip Codes 532	
Under 65	\$3,603.60	Under 65	\$4,654.42
65	1,449.80	65	1,944.68
70	1,656.60	70	2,201.09
75	1,888.70	75	2,490.94
80	2,096.60	80	2,750.87
Zip Code 535-549		Zip Code 535-549	
Under 65	\$2,948.40	Under 65	\$3,832.57
65	1,186.20	65	1,612.72
70	1,355.40	70	1,822.78
75	1,545.30	75	2,060.29
80	1,715.40	80	2,273.14

Premiums are based on **attained** age, **tobacco** rates. There is a different premium for each issue age after 65.

Thrivent Financial for Lutherans (Attained Age, Tobacco Rates Cont'd.)

Annual Premium - Optional Benefits

Part A Deductible (\$952):

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$625.00
65	253.00
70	288.00
75	329.00
80	366.00

Zip Codes 532

Age	Amount
Under 65	\$687.50
65	278.30
70	316.80
75	361.90
80	402.60

Zip Code 535-549

Age	Amount
Under 65	\$562.50
65	227.70
70	259.20
75	296.10
80	329.40

Part B Deductible (\$124): \$109.00 for all ages in all areas

Part B Excess Charges:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$127.60
65	51.40
70	58.70
75	66.90
80	74.30

Zip Codes 532

Age	Amount
Under 65	\$140.36
65	56.54
70	64.57
75	73.59
80	81.73

Zip Code 535-549

Age	Amount
Under 65	\$114.84
65	46.26
70	52.83
75	60.21
80	66.87

Additional Home Health Visits:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$ 55.70
65	22.40
70	25.50
75	29.20
80	32.30

Zip Codes 532

Age	Amount
Under 65	\$ 55.66
65	22.44
70	25.52
75	29.15
80	32.34

Zip Code 535-549

Age	Amount
Under 65	\$ 50.13
65	20.16
70	22.95
75	26.28
80	29.07

Foreign Travel:

Zip Codes 530, 531, 534

Age	Amount
Under 65	\$ 53.00
65+	26.00

Zip Codes 532

Age	Amount
Under 65	\$ 58.30
65+	28.60

Zip Code 535-549

Age	Amount
Under 65	\$ 47.70
65+	23.40